

FNB BANCORP

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3047743	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$708	\$716	1.0%		
Loans	\$504	\$485	-3.9%		
Construction & development	\$47	\$28	-41.6%		
Closed-end 1-4 family residential	\$23	\$31	34.8%		
Home equity	\$31	\$40	27.6%		
Credit card	\$1	\$1	14.1%		
Other consumer	\$1	\$1	-16.9%		
Commercial & Industrial	\$66	\$61	-8.4%		
Commercial real estate	\$269	\$272	1.4%		
Unused commitments	\$88	\$94	6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$19	-14.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$75	\$107	43.0%		
Cash & balances due	\$63	\$61	-3.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$630	\$635	0.8%		
Deposits	\$599	\$629	5.0%		
Total other borrowings	\$25	\$0	-100.0%		
FHLB advances	\$25	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$79	\$81	2.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	10.5%	--		
Tier 1 risk based capital ratio	13.0%	13.6%	--		
Total risk based capital ratio	14.2%	14.9%	--		
Return on equity ¹	2.7%	4.4%	--		
Return on assets ¹	0.3%	0.5%	--		
Net interest margin ¹	4.4%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	38.4%	57.0%	--		
Loss provision to net charge-offs (qtr)	181.8%	149.7%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	27.0%	12.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	9.4%	3.3%	1.4%	0.0%	--
Home equity	0.0%	0.2%	0.6%	0.0%	--
Credit card	0.0%	0.5%	0.8%	0.2%	--
Other consumer	0.0%	0.1%	0.0%	0.6%	--
Commercial & Industrial	1.7%	6.0%	0.0%	0.8%	--
Commercial real estate	1.1%	1.2%	0.0%	0.0%	--
Total loans	5.1%	3.4%	0.1%	0.1%	--